

Claims 7-10 and 15-27 are pending in the application. Claims 7, 15, 24, and 31 are independent. Applicant gratefully acknowledges that Claims 7-10 are allowed.

Applicant's representative, Mr. Bauer, would like to thank Examiner Barnie for the cordial and productive interview of December 3, 2002. The Examiner's helpful comments and suggestions were instrumental in preparing this response.

Claims 15-37 were rejected as being unpatentable over Clark, Taskett, McKoy, and Fougnyes, for the reasons noted at pages 2-9 of the Office Action. Applicant respectfully traverses all art rejections.

Each of the independent claims recites a novel combination of steps whereby a conventional ATM or POS terminal may be used to provide a prepaid telephone calling card. Notably, the calling card PIN is printed out or provided to the user **without the ATM or POS contacting the telephone service provider**. See, for example, Page 5, lines 11-13 of the subject application, "...no physical communication link between the POS terminal and a telephone service provider in order for the customer to be provided with a PIN number." This allows current ATMs and POSs to be used without any physical modification, which would be required to have the ATM or POS contact the

telephone service provider to issue the calling card PIN.

In contrast, the applied art requires a contact between the ATM and the telephone service provider. Clark clearly requires such a link:

...the ATM is operable to automatically initiate a call to a telephony network to establish a prepaid calling card account.

[Abstract]

Thus, Clark fails to disclose or suggest that the PIN is printed or provided to the user **without the ATM or POS contacting the telephone service provider**, as required by the claims.

Likewise, Taskett teaches to connect the ATM to the telephone service provider to effect the transaction:

In any event, the authorization code (line 12, Figure 1) is advantageously coordinated between ATM 202 and service provider network 208 to permit service provider 208 to manage the accounts and account balances associated with the authorization codes printed on instrument 100 by ATM 202.

[Page 8, lines 27-31.]

Thus, Taskett also fails to disclose or suggest that the PIN is printed or provided to the user **without the ATM or POS contacting the telephone service provider**, as required by the claims.

The remaining cited art is to similar effect and similarly fails to disclose or suggest that the PIN is printed or provided to the user **without the ATM or POS contacting the telephone service provider.**

In view of the above amendments and remarks, it is believed that this application is now in condition for allowance, and a Notice thereof is respectfully requested.

Applicants' undersigned attorney may be reached by telephone at (403) 298-1994. All correspondence should continue to be directed to the address given below.

Respectfully submitted,

A handwritten signature in dark ink, appearing to read "D. Doak Horne", written over a horizontal line.

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Marked-up Claims

15. (Once Amended) A method for providing a fixed quantity of pre-paid telephone time from a device comprising a conventional automated teller machine (ATM) or a point-of sale (POS) terminal, having a display screen and printing capability and a pre-existing communication capability with an existing computer system operated by a financial institution such as a bank, to a patron of said device who accesses said device through provision to said device of an encoded card and first personal identification number (PIN), without hardware modifications to said device, hardware additions to said existing system, or additional communication links to a telephone service provider, comprising the steps of:

- a) making available to said device a plurality of pre-assigned second PIN numbers, each of said second PIN numbers adapted, when provided by said patron during a telephone call to a telephone service provider, to allow telephone service for the patron for a period of time up to said quantity of pre-paid time;
- b) querying said patron of said device as to whether the patron wishes to purchase telephone time;

- c) verifying that the patron has sufficient funds to purchase said quantity of telephone time, and charging such funds for said quantity of time;
- d) upon satisfaction of c) above, selecting one of said plurality of second PIN numbers; and,
- e) printing said selected second PIN number and providing it to such patron via an account statement printer used in association with said device, without contacting the telephone service provider, without contacting the telephone service provider.

24. (Once Amended) A method for providing a quantity of pre-paid telephone time from a device comprising a conventional point-of sale (POS) terminal or automated teller machine (ATM) which is operatively connected to an existing computer system operated by a financial institution such as a bank, to a patron of said device, without hardware modifications to said device, hardware additions to said existing system, or additional communication links to a telephone service provider, comprising the steps of:

- a) ordering a pre-determined amount of telephone time from a plurality of telephone service providers, and further obtaining from each telephone service provider a plurality of groups of second PIN numbers, each of said second PIN numbers adapted, when provided to a patron of such device and subsequently supplied by the patron to the telephone service provider, to allow telephone service for said patron for a pre-determined quantity of time, each of said second PIN numbers having associated therewith a predetermined quantity of time for which telephone service will be enabled, said pre-determined quantity of time associated with second PIN numbers with in one group of said plurality of groups being different from the pre-determined quantity of time associated with second PIN numbers within another of said groups of unique second PIN numbers;
- b) querying a patron of such device, who accesses the device by providing the device with an encoded card and a first PIN number, as to whether the patron wishes to purchase telephone time;

- c) in response to a positive reply to the aforesaid query, providing the patron with a plurality of telephone service providers to select from;
- d) providing to the patron a plurality of pre-defined quantities of telephone times which may be purchased, and requesting the patron select a particular pre-defined quantity of telephone time;
- e) verifying that the patron has sufficient funds to purchase said quantity of telephone time, and debiting such funds,
- f) upon satisfaction of e) above, selecting a second PIN number from a selected group of said plurality of groups of second PIN numbers, said selected group corresponding to a group of second PIN numbers associated with said selected telephone service provider and said selected quantity of telephone service time, and

- g) providing said selected second PIN number to such patron, without contacting the telephone service provider.

31. (Once Amended) A method for crediting, via a device comprising a conventional POS terminal or an ATM, having pre-existing communication capability with an existing computer system operated by a financial institution such as a bank, a quantity of predetermined telephone time to a patron who possesses a wireless telephone having a pre-assigned telephone number, which permits said patron, after the initial provision by said patron of a second personal identification number (PIN) to a telephone service provider, to thereafter utilize said telephone for a period up to said quantity of pre-determined quantity of telephone time without having at the time of each subsequent telephone call to provide said telephone service provider with said second PIN number prior to being permitted to make said telephone call, without hardware modifications to said device, hardware additions to said existing system, or additional communication links to a telephone service provider, which comprises in combination:

- a) querying a patron of said device, who accesses said terminal through provision to the terminal of an encoded card and a first personal identification number (PIN), as to whether the patron wishes to purchase telephone time and what quantity of telephone time,
- b) querying said patron as to said quantity of time desired to be purchased,
- c) verifying that the patron has sufficient funds to purchase said desired quantity of telephone time;
- d) debiting such funds;
- e) selecting said second PIN number from a plurality of second PIN numbers, each of said second PIN numbers adapted, when supplied by said patron during a telephone call to a telephone service provider, to allow telephone service for the patron for a period of time up to said quantity of purchased time;
- f) providing said selected second PIN number to such patron, without contacting the telephone service

provider;

- g) receiving said second PIN number from said patron;
- h) correlating the pre-assigned telephone number of said wireless telephone with a corresponding account held by said telephone service provider in respect of said patron; and
- i) crediting said account with said quantity of pre-determined telephone time purchased by said patron as ascertained from said second PIN number.